

2025 Individual Plans



		BRONZE		BRONZE HDHP		SILVER		SILVER - 5600*		SILVER - 1000*		SILVER - 250*		GOLD	
		In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Deductible	Individual	\$7,750	\$18,400	\$7,200	\$18,400	\$5,700	\$18,400	\$5,600	\$18,400	\$1,000	\$18,400	\$250	\$18,400	\$1,800	\$18,400
	Family	\$15,500	\$36,800	\$14,400	\$36,800	\$11,400	\$36,800	\$11,200	\$36,800	\$2,000	\$36,800	\$500	\$36,800	\$3,600	\$36,800
Annual out-of-pocket maximum	Individual	\$9,200	\$92,000	\$7,200	\$92,000	\$9,200	\$92,000	\$7,350	\$47,250	\$3,050	\$47,250	\$1,000	\$47,250	\$7,750	\$92,000
	Family	\$18,400	\$184,000	\$14,400	\$184,000	\$18,400	\$184,000	\$14,700	\$94,500	\$6,100	\$94,500	\$2,000	\$94,500	\$15,500	\$184,000
Preventive care services		\$0		\$0		\$0		\$0		\$0		\$0		\$0	
Primary care physicians		\$0		\$0 after deductible		\$0		\$0		\$0		\$0		\$0	
Professional maternity services		\$0		\$0 after deductible		\$0		\$0		\$0		\$0		\$0	
Outpatient professional mental health		\$0	60% after deductible	\$0 after deductible	60% after deductible	\$0	60% after deductible	\$0	60% after deductible	\$0	60% after deductible	\$0	60% after deductible	\$0	60% after deductible
Medical eye exams		\$0		\$0 after deductible		\$0		\$0		\$0		\$0		\$0	
Professional oncology		\$140		\$0 after deductible		\$0		\$0		\$0		\$0		\$0	
St. Luke's On-Demand virtual care and other telehealth services		\$0	Out-of-network services not available	\$0 after deductible	Out-of-network services not available	\$0	Out-of-network services not available	\$0	Out-of-network services not available	\$0	Out-of-network services not available	\$0	Out-of-network services not available	\$0	Out-of-network services not available
Urgent care		\$140	60% after deductible	\$0 after deductible	60% after deductible	\$60	60% after deductible	\$60	60% after deductible	\$30	60% after deductible	\$25	60% after deductible	\$30	60% after deductible
Emergency rooms		50% after deductible		\$0 after deductible		40% after deductible		40% after deductible		20% after deductible		10% after deductible		10% after deductible	
Ambulatory services		50% after deductible		\$0 after deductible		40% after deductible		40% after deductible		20% after deductible		10% after deductible		10% after deductible	
Hospital services		50% after deductible		\$0 after deductible		40% after deductible		40% after deductible		20% after deductible		10% after deductible		10% after deductible	
Specialist office visits		\$140		\$0 after deductible		\$60		\$60		\$30		\$25		\$30	
Diagnostic X-Ray and lab services		\$150	60% after deductible	\$0 after deductible	60% after deductible	\$80	60% after deductible	\$80	60% after deductible	\$40	60% after deductible	\$30	60% after deductible	\$40	60% after deductible
Physical, speech and occupational therapy		\$40		\$0 after deductible		\$40		\$40		\$30		\$25		\$25	
Chiropractic care		\$40		\$0 after deductible		\$40		\$40		\$40		\$40		\$40	
Prescription drugs (30-day supply)	Affordable Care Act (ACA) preventive drugs	\$0 per drug		\$0 per drug		\$0 per drug		\$0 per drug		\$0 per drug		\$0 per drug		\$0 per drug	
	Tier 1 (preferred generic)	\$25 per drug		\$0 after deductible		\$0 per drug		\$0 per drug		\$0 per drug		\$0 per drug		\$0 per drug	
	Tier 2 (non-preferred generic)	\$35 per drug		\$0 after deductible		\$10 per drug		\$10 per drug		\$10 per drug		\$10 per drug		\$10 per drug	
	Tier 3 (preferred brand)	35% after deductible		\$0 after deductible		35% after deductible		35% after deductible		25% after deductible		15% after deductible		35% after deductible	
	Tier 4 (non-preferred brand)	50% after deductible		\$0 after deductible		50% after deductible		50% after deductible		40% after deductible		30% after deductible		50% after deductible	
	Tier 5 (preferred specialty)	40% after deductible		\$0 after deductible		40% after deductible		40% after deductible		30% after deductible		20% after deductible		40% after deductible	

*Cost Share Reduction (CSR) plan. Not all individuals and families are eligible to purchase. All plans are subject to exclusions and limitations. A complete list of exclusions are included in plan policy documents and available at stlukeshealthplan.org/documents.